THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE:	§	
	§	
FRANK TITUS AVIGNONE	§	CASE NO. 14-41587-R
XXX-XX-9679	§	
3504 FLINTSTONE DRIVE	§	CHAPTER 13
PLANO, TX 75074	§	
	§	
SARAH SIEG AVIGNONE	§	
XXX-XX-4933	§	
	§	
DEBTORS	§	

TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS (WITH NOTICE OF BAR DATE FOR ADDITIONAL OBJECTIONS TO CLAIMS)

Notice Regarding Trustee's Recommendation Concerning Claims:

THIS DOCUMENT SHALL CONSTITUTE AN **OBJECTION TO YOUR CLAIM** UNLESS THE RECOMMENDATION IN THIS DOCUMENT CONCERNING YOUR CLAIM ACCEPTS YOUR PROOF OF CLAIM PRECISELY AS FILED.

NO HEARING WILL BE CONDUCTED ON THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS UNLESS A WRITTEN OBJECTION IS FILED WITH THE CLERK OF THE UNITED STATES BANKRUPTCY COURT AND SERVED UPON THE TRUSTEE WITHIN **TWENTY-EIGHT (28) DAYS** FROM DATE OF SERVICE, UNLESS THE COURT SHORTENS OR EXTENDS THE TIME FOR FILING SUCH RESPONSE OR OBJECTION.

IF NO OBJECTION IS TIMELY SERVED AND FILED TO THIS DOCUMENT, THE TRUSTEE'S RECOMMENDATION CONCERNING YOUR CLAIM SHALL BE SUSTAINED AS UNOPPOSED AND YOUR CLAIM SHALL BE ALLOWED ONLY AS SET FORTH IN THIS DOCUMENT. IF AN OBJECTION IS FILED AND SERVED IN A TIMELY MANNER, THE COURT WILL THEREAFTER SET A HEARING. IF YOU FAIL TO APPEAR AT THE HEARING, YOUR OBJECTION MAY BE STRICKEN. THE COURT RESERVES THE RIGHT TO SET A HEARING ON ANY MATTER.

Notice of Deadline for Filing Objections to Claim:

YOU ARE FURTHER NOTIFIED that the <u>deadline for filing an objection</u> to the allowance of any proof of claim filed in this case, or to avoid or otherwise challenge the validity of any security interest claimed in any proof of claim in this case, is the <u>twenty-first</u> (21st) day following the date of service of this document.

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW, John J. Talton, Acting Chapter 13 Trustee, in these proceedings, and making this her recommendation concerning claims, would respectfully show the Court as follows:

- 1. All parties are specifically advised that, among others, LBR 3015 shall apply to this Trustee's Recommendation Concerning Claims.
- 2. The time for filing claims in this proceeding has expired. The Trustee has reviewed all of the claims filed in this proceeding. Attached are Schedules I and II containing the Trustee's recommendations as to various matters concerning claims, including the amount of each creditor's claim, as well as the extent and validity of each creditor's security interest, if any.

3. If a party in interest disagrees with any of the Trustee's recommendations, such party may file a response to the Trustee's objections or other recommendations, or may file an objection to any claim disputed. However, responses to the Trustee's recommendations MUST BE FILED within twenty-eight (28) days from the date of service hereof, and objections to claims MUST BE FILED within twenty-one (21) days from service hereof. Each claim for which there is no timely filed response or objection will be treated as listed in the attached Schedules, AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES WITHOUT FURTHER ORDER OF THE COURT.

VALUATION OF COLLATERAL

- 4. The Court has previously made a final and binding determination of the value of certain property, which may constitute collateral securing certain creditors' claims. These valuations are of the collateral specified and provided for under the Debtor's Plan as of the confirmation, as well as any other collateral valued at the confirmation hearing or other hearing held by the Court. All such valuations have been given effect in the treatment of such creditor's claims as set forth in Schedules I and II.
- 5. Certain creditors may have timely filed proofs of claim which evidenced a perfected security interest in additional collateral not previously valued by the Court. The Trustee has made a recommendation to the Court in Schedules I and II concerning the value of such collateral and the treatment of each such creditor's claim herein. Such recommendation is deemed to be a motion to determine the value of such creditor's secured claim. UNLESS A RESPONSE IS FILED TO SUCH VALUATION AND TREATMENT OF SUCH CREDITOR'S CLAIM WITHIN TWENTY-EIGHT (28) DAYS FROM THE DATE OF SERVICE HEREOF, SUCH VALUATION OF COLLATERAL AND TREATMENT OF THE CREDITOR'S CLAIM WILL BE FINAL AND BINDING ON ALL PARTIES WITHOUT FURTHER ORDER OF THE

TRUSTEE'S OBJECTIONS TO CLAIMS

- 6. The Trustee contests the amounts or the validity or extent of the security interest listed in the proofs of claim in the attached Schedule I to the Trustee's Recommendation Concerning Claims. If no response or objection is timely filed, such claim will be treated in the manner and amount listed on the attached Schedules to the Trustee's Recommendation Concerning Claims
- 7. Parties in interest should carefully examine the attached Schedules to the Trustee's Recommendation Concerning Claims. If any party disagrees with the Trustee's recommendation concerning the amount or status of any claim, such party must file a response within twenty-eight (28) days from the date of service hereof, or the Trustee's recommendation will become final and binding.
- 8. If the Trustee's recommendation concerning any claim differs from the amount indicated in the creditor's Proof of Claim, the recommendation is deemed to be an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount listed in the attached Schedules to the Trustee's Recommendation Concerning Claims.
- 9. If the Trustee's recommendation concerning a creditor's claim indicates that such creditor is not a secured creditor, the recommendation is deemed to be an action to determine the validity of such creditor's security interest or to avoid such creditor's security interest. Unless a timely response or objection is filed contesting the Trustee's recommendation, the security interest will be avoided or disallowed in accordance with the attached Schedules to the Trustee's Recommendation Concerning Claims.
 - CREDITORS SHOULD TAKE NOTICE THAT THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS MAY INCLUDE AN OBJECTION TO THE AMOUNT OF A CREDITOR'S PROOF OF CLAIM OR TO A CREDITOR'S SECURED STATUS. PARTIES MUST RESPOND WITHIN TWENTY-EIGHT (28) DAYS FROM THE DATE OF SERVICE HEREOF OR THE ATTACHED TREATMENT OF SUCH CLAIM WILL BE FINAL.
- 10. The amounts in the attached Schedule II to the Trustee's Recommendation Concerning Claims were taken directly from the proofs of claims. The Trustee does not contest these claims. If the Debtors or any creditors contest any of these claims, an objection to each claim must be filed within twenty-one (21) days from the date of service hereof.

NOTICE OF BAR DATE FOR OBJECTIONS TO CLAIMS

CREDITORS SHOULD TAKE NOTICE THAT THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS MAY INCLUDE AN OBJECTION TO THE AMOUNT OF A CREDITOR'S PROOF OF CLAIM OR TO A CREDITOR'S SECURED STATUS. PARTIES MUST RESPOND WITHIN TWENTY-EIGHT (28) DAYS FROM THE DATE OF SERVICE HEREOF OR THE ATTACHED TREATMENT OF SUCH CLAIM WILL BE FINAL.

11. Responses to the Trustee's recommendation must be filed within twenty-eight (28) days from the date of service hereof, and additional objections to claims must be filed within twenty-one (21) days from the date of service hereof, with the United States Bankruptcy Clerk, 660 North Central Expressway, Plano, TX 75074, and served on the appropriate parties in accordance with the Bankruptcy Rules.

Respectfully submitted,

/s/ Shelly Terrill

John J. Talton, Acting Chapter 13 Trustee, TBN 19629700 Shelly Terrill, TBN 00794788 Office of the Standing Chapter 13 Trustee 500 North Central Expressway, Suite 350 Plano, Texas 75074 (972) 943-2580 / Fax (972) 943-8050 CASE NO: 14-41587-R

SECTION I

CREDITOR	AMOUNT	INTEREST RATE	CLAIM TYPE
	MC	NTHLY PAYMENT	DESCRIPTION
			TREATMENT
ARS NATIONAL SERVICE PO BOX 463023 ESCONDIDO, CA 92046-3023	0.00	0.00	NOTICE ONLY
EGGONDIDO, GA 92040-3023		0.00	
AT&T PO BOX 630060	0.00	0.00	NOTICE ONLY
DALLAS, TX 75263-0060		0.00	
AT&T MOBILITY	0.00	0.00	NOTICE ONLY
C/O CCS TWO WELLS AVE NEWTON, MA 02459		0.00	
AUERBACK ALBERT & GOLD 12801 N. CENTRAL EXPWY. DALLAS, TX 75243	0.00	0.00	UNSECURED CLAIM NOT FILED
		0.00	SERVICES PROVIDED CLAIM NOT TO BE PAID
BANK OF AMERICA	0.00	0.00	NOTICE ONLY
		0.00	
BENJAMIN ALBRITTON 8411 PRESTON RD. STE. 675	0.00	0.00	UNSECURED CLAIM NOT FILED
DALLAS, TX 75225		0.00	SERVICES PROVIDED
			CLAIM NOT TO BE PAID
BLAKE MITCHELL 17103 PRESTON RD. STE. 288 DALLAS, TX 75248	0.00	0.00	UNSECURED CLAIM NOT FILED
		0.00	SERVICES PROVIDED CLAIM NOT TO BE PAID
			CLAIIVI NOT TO BE FAID

CITIBANK SOUTH DAKOTA NA 701 E. 60TH STREET NORTH SIOUX FALLS, SD 57104	0.00	0.00	UNSECURED CLAIM NOT FILED
		0.00	CREDIT CARD - CITIBANK
			CLAIM NOT TO BE PAID
COLLIN COUNTY TAX ASSESSOR/COLLECTOR	0.00	0.00	NOTICE ONLY
C/O GAY MCCALL ISAACKS ET AL		2.22	
777 EAST 15TH STREET PLANO, TX 75074-5799		0.00	
COLLIN COUNTY TAX	10,110.19	0.00	TAXES SECURED
ASSESSOR/COLLECTOR	10,110.19	0.00	TAXES SECURED
P. O. BOX 8046 MCKINNEY, TX 75070-8046		0.00	COURT CLAIM REGISTRY #3
,		0.00	2014 PROPERTY TAXES
			TO BE PAID DIRECT BY DEBTOR
COPPER BEECH	0.00	0.00	NOTICE ONLY
1051 SOUTHERN DR. COLUMBIA, SC 29201			
COLONBIA, OC 29201		0.00	
CREDIT COLLECTION SERVICES 3451 HARRY S. TRUMAN BLVD. ST. CHARLES, MO 63301-4047	0.00	0.00	NOTICE ONLY
0.1. 0.1 M. 1.2. 0.1 M. 1.0 M.		0.00	
CREDIT SYSTEMS INC. 1485 GARDENT OF THE GODS RD. STE.	0.00	0.00	NOTICE ONLY
120			
COLORADO SPRINGS, CO 80907		0.00	
	400.007.00		IN OFFICIAL PROPERTY OF THE PR
DEPARTMENT OF EDUCATION FEDLOAN SERVICING	133,307.20	0.00	UNSECURED
P. O. BOX 530210 ATLANTA, GA 30353-0210		0.00	COURT CLAIM REGISTRY # 9
ATEANTA, OA 30333-0210		0.00	STUDENT LOAN
			TO BE PAID DIRECT BY DEBTOR
DEPARTMENT OF TREASURY	0.00	0.00	NOTICE ONLY
PO BOX 249	0.00	0.00	NOTICE ONE!
MEMPHIS, TN 38101		0.00	
DEPT. OF EDUCATION	0.00	0.00	NOTICE ONLY
PO BOX 530210 ATLANTA, GA 30353			
,		0.00	

FEDLOAN SERVICING P. O. BOX 69184 HARRISBURG, PA 17106-9184	0.00	0.00	NOTICE ONLY
FIA CARD SERVICES 2727 PACES FERRY ROAD ONCE PAXES WEST 14TH FLOOR	0.00	0.00	UNSECURED CLAIM NOT FILED
ATLANTA, GA 30339		0.00	CREDIT CARD - BANK OF AMERICA
			CLAIM NOT TO BE PAID
FRANK TITUS AVIGNONE III 6657 NORTH TRENNOLM DR. COLUMBIA, SC 29206	0.00	0.00	NOTICE ONLY
,		0.00	
GREEN PLANET SERVICING 321 RESEARCH PKWY. STE. 303	0.00	0.00	NOTICE ONLY
MERIDEN, CT 06450		0.00	
INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS	0.00	0.00	NOTICE ONLY
P. O. BOX 7346 PHILADELPHIA, PA 19101-7346		0.00	
,			
INTERNAL REVENUE SERVICE P. O. BOX 7346	0.00	0.00	NOTICE ONLY
PHILADELPHIA, PA 19101-7346		0.00	
		0.00	
INTERNAL REVENUE SERVICE	12,345.83	0.00	PRIORITY
P. O. BOX 7317 PHILADELPHIA, PA 19101-7317	·		COURT CLAIM REGISTRY # 6
		0.00	2010-2011 INCOME TAXES
			TO BE PAID AS PRIORITY PER PARA 5(B) OF PLAN
INTERNAL REVENUE SERVICE-SP PO BOX 7346	0.00	0.00	NOTICE ONLY
PHILADELPHIA, PA 19101-7346		0.00	
J.A. CAMBECE LAW OFFICE	0.00	0.00	NOTICE ONLY
200 CUMMINGS PARK STE. 1730 BEVERLY, MA 01915		0.00	
		0.00	

LAWRENCE SIEG 3504 FLINTSTONE DR. PLANO, TX 75074	0.00	0.00	NOTICE ONLY
LINDA LARUE QUILLING, SELANDER, CUMMISKEY & LOWNDS 2001 BRYAN STREET SUITE 1800 DALLAS, TX 75201-3071	0.00	0.00	NOTICE ONLY
LINDA S. LARUE QUILLING, SELANDER, LOWNDS, WINSLETT & MOSER P.C. 2001 BRYAN ST., STE. 1800 DALLAS, TX 75201	0.00	0.00	NOTICE ONLY
LISA AVIGNONE 4121 BURNHILL DRIVE PLANO, TX 75024	0.00	0.00	NOTICE ONLY
LISA AVIGNONE-POTTER 4121 BURNHILL DRIVE PLANO, TX 75024-7308	0.00	0.00	NOTICE ONLY
LISA E. AVIGNONE-POTTER C/O LINDA S. LARUE QSLWM, PC 2001 BRYAN ST., STE 1800 DALLAS, TX 75201-3070	0.00	0.00	NOTICE ONLY
LISA E. AVIGNONE-POTTER 4121 BUMHILL DRIVE PLANO, TX 75024	29,417.10	0.00 245.14	AMOUNT OF \$14708.55 TO BE PAID PRIORITY COURT CLAIM REGISTRY # 5 DSO OBLIGATION TRUSTEE TO PAY \$14708.55 PER CONF ORD
MARK J. BLOTSKY MD 8226 DOUGLAS AVE. STE. 805 DALLAS, TX 75225	0.00	0.00	NOTICE ONLY
MCCARTHY BURGESS & WOLFF 26000 CANNON RD. CLEVELAND, OH 44146	0.00	0.00	NOTICE ONLY

MCCURLEY ORSINGER MCCURLEY NELSON & D 5950 SHERRY LANE 8TH FLOOR DALLAS, TX 75225	0.00	0.00	NOTICE ONLY
MIDLAND CREDIT MANAGEMENT 8875 AERO DRIVE STE. 200 SAN DIEGO, CA 92123	0.00	0.00	NOTICE ONLY
MIDLAND CREDIT MANAGEMENT INC. P.O. BOX 60578 LOS ANGELES, CA 90060	0.00	0.00	NOTICE ONLY
NATIONAL ENTERPRISE SYSTEMS 29125 SOLON ROAD SOLON, OH 44139	0.00	0.00	NOTICE ONLY
PLANET HOME LENDING, LLC 321 RESEARCH PARKWAY, STE 303 MERIDEN, CT 06450	37,761.67	3.75	MORTGAGE ARREARAGE COURT CLAIM REGISTRY # 8 HOMESTEAD ARREARS TO BE PAID IN FULL
PLANET HOME LENDING, LLC 321 RESEARCH PARKWAY, STE 303 MERIDEN, CT 06450	604,233.71	0.00	MORTGAGE ON-GOING PAYMENTS COURT CLAIM REGISTRY # 8 HOMESTEAD TO BE PAID DIRECT BY DEBTOR
PLANET HOME LENDING, LLC C/O PRUYN LAW FIRM, PLLC 2311 CANAL STREET, SUITE 124 HOUSTON, TX 77003	0.00	0.00	NOTICE ONLY
PREVOST & SHAFF 1518 LEGACY DRIVE, SUITE 260 FRISCO, TX 75034-6038	2,581.00	0.00	ATTORNEY FEE \$419.00 FEES PAID DIRECT TO BE PAID AS ADMINISTRATIVE
PREVOST & SHAFF 1518 LEGACY DR. SUITE 260 FRISCO, TX 75034	0.00	0.00	NOTICE ONLY

0.00	0.00	NOTICE OF APPEARANCE
0.00	0.00	NOTICE OF APPEARANCE
0.00	0.00	NOTICE ONLY
0.00	0.00	UNSECURED CLAIM NOT FILED SERVICES PROVIDED
0.00	0.00	CLAIM NOT TO BE PAID NOTICE ONLY
0.00	0.00	NOTICE ONLY
	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0

U.S. ATTORNEY GENERAL DEPARTMENT OF JUSTICE MAIN JUSTICE BUILDING 10TH & CONSTITUTION AVE., NW	0.00	0.00	NOTICE ONLY
WASHINGTON, DC 20530-0001			
U.S. DEPARTMENT OF EDUCATION P. O. BOX 530229	19,496.92	0.00	UNSECURED
ATLANTA, GA 30353-0229			COURT CLAIM REGISTRY # 7
		0.00	STUDENT LOAN
			TO BE PAID DIRECT BY DEBTOR
UNITED STATES ATTORNEYS OFFICE 110 NORTH COLLEGE AVENUE SUITE 700	0.00	0.00	NOTICE ONLY
TYLER, TX 75702-0204		0.00	
UNITED STATES TRUSTEES OFFICE	0.00	0.00	NOTICE ONLY
110 NORTH COLLEGE AVENUE SUITE 300			
TYLER, TX 75702-7231		0.00	
US DEPARTMENT OF EDUCATION PO BOX 530229 ATLANTA, GA 30353	0.00	0.00	NOTICE ONLY
ATEANTA, GA 30000		0.00	
US DEPARTMENT OF EDUCATION	0.00	0.00	NOTICE ONLY
CLAIMS FILING UNIT P. O. BOX 8973	0.00	0.00	No field one i
MADISON, WI 53708-8973		0.00	
US DEPARTMENT OF EDUCATION	0.00	0.00	NOTICE ONLY
P. O. BOX 530210 ATLANTA, GA 30353	0.00	0.00	NOTICE ONLY
ATLANTA, GA 30353		0.00	
US TRUSTEE	0.00	0.00	NOTICE ONLY
OFFICE OF THE U.S. TRUSTEE 110 NORTH COLLEGE AVENUE, SUITE	0.00	0.00	No field one i
300 TYLER, TX 75702-7231		0.00	
WELLS FARGO AUTO	0.00	0.00	NOTICE ONLY
PO BOX 29704 PHOENIX, AZ 85038		- 1-	
. , , , , , , , , , , , , , , , , , , ,		0.00	

WELLS FARGO AUTO FINANCE P. O. BOX 29706 PHOENIX, AZ 85038-9706	7,688.80	8.00	SECURED COURT CLAIM REGISTRY # 4 2007 GMC YUKON XL TO BE PAID AS SECURED, COLLATERAL VALUED
WELLS FARGO BANK, N.A. 435 FORD ROAD, SUITE 300 ST. LOUIS PARK, MN 55426-1063	0.00	0.00	NOTICE ONLY
ZWICKER & ASSOCIATES 80 MINUTEMAN RD. ANDOVER, MA 01810	0.00	0.00	NOTICE ONLY

CASE NO: 14-41587-R

SECTION II

CREDITOR	AMOUNT INTEREST RATE		CLAIM TYPE	
	MONTHLY PAYMENT		DESCRIPTION	
			TREATMENT	
AT&T MOBILITY II LLC C/O AT&T SERVICES INC	1,984.29	0.00	UNSECURED	
KAREN CAVAGNARO PARALEGAL ONE AT&T WAY ROOM 3A104		0.00	COURT CLAIM REGISTRY # 1	
BEDMINSTER, NJ 07921-2693		0.00	SERVICES PROVIDED	
			TO BE PAID AS UNSECURED	
CACHILC	1,903.85	0.00	UNSECURED	
4340 SOUTH MONACO STREET, 2ND	1,903.03	0.00	UNGLOCKED	
FLOOR DENVER, CO 80237 0.00	COURT CLAIM REGISTRY # 2			
	0.00	CREDIT CARD - WELLS FARGO		
			TO BE PAID AS UNSECURED	
INTERNAL REVENUE SERVICE	4.390.87	0.00	UNSECURED	
P. O. BOX 7317	4,000.07	0.00	CHOLOGICE	
PHILADELPHIA, PA 19101-7317		0.00	COURT CLAIM REGISTRY # 6	
		0.00	IMCOME TAX PENALTIES & INTEREST	
			TO BE PAID AS UNSECURED	

THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF TEXAS SHERMAN DIVISION

IN RE:	§	
	§	
FRANK TITUS AVIGNONE	§	CASE NO. 14-41587-R
XXX-XX-9679	§	
3504 FLINTSTONE DRIVE	§	CHAPTER 13
PLANO, TX 75074	§	
	§	
SARAH SIEG AVIGNONE	§	
XXX-XX-4933	§	
	§	
DEBTORS	§	

CERTIFICATE OF SERVICE

This is to certify that a true and correct copy of the foregoing TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS(WITH NOTICE OF BAR DATE FOR ADDITIONAL OBJECTIONS TO CLAIMS) has been served upon the following parties in interest on or before the date set forth below by electronic mail and/or by mailing a copy of same to them via first class mail. If no address is listed, no notice was sent to that party.

FRANK TITUS AVIGNONE SARAH SIEG AVIGNONE 3504 FLINTSTONE DRIVE PLANO, TX 75074

PREVOST & SHAFF 1518 LEGACY DRIVE, SUITE 260 FRISCO, TX 75034-6038

and to the parties on the attached mailing matrix.

Dated: April 20, 2015 /s/ John J. Talton, Acting Chapter 13 Trustee
Office of the Standing Chapter 13 Trustee

* ARS NATIONAL SERVICE PO BOX 463023 ESCONDIDO, CA 92046-3023 AT&T PO BOX 630060 DALLAS, TX 75263-0060 * AT&T MOBILITY C/O CCS TWO WELLS AVE NEWTON, MA 02459

* AT&T MOBILITY II LLC C/O AT&T SERVICES INC KAREN CAVAGNARO PARALEGAL ONE AT&T WAY ROOM 3A104 BEDMINSTER, NJ 07921-2693 AUERBACK ALBERT & GOLD 12801 N. CENTRAL EXPWY. DALLAS, TX 75243 BENJAMIN ALBRITTON 8411 PRESTON RD. STE. 675 DALLAS, TX 75225

BLAKE MITCHELL 17103 PRESTON RD. STE. 288 DALLAS, TX 75248 * CACH LLC 4340 SOUTH MONACO STREET, 2ND FLOOR DENVER, CO 80237 * CITIBANK SOUTH DAKOTA NA 701 E. 60TH STREET NORTH SIOUX FALLS, SD 57104

* COLLIN COUNTY TAX ASSESSOR/COLLECTOR C/O GAY MCCALL ISAACKS ET AL 777 EAST 15TH STREET PLANO, TX 75074-5799 COLLIN COUNTY TAX ASSESSOR/COLLECTOR P. O. BOX 8046 MCKINNEY, TX 75070-8046 COPPER BEECH 1051 SOUTHERN DR. COLUMBIA, SC 29201

CREDIT COLLECTION SERVICES 3451 HARRY S. TRUMAN BLVD. ST. CHARLES, MO 63301-4047 CREDIT SYSTEMS INC. 1485 GARDENT OF THE GODS RD. STE. 120 COLORADO SPRINGS, CO 80907 DEPARTMENT OF EDUCATION FEDLOAN SERVICING P. O. BOX 530210 ATLANTA, GA 30353-0210

* DEPARTMENT OF TREASURY PO BOX 249 MEMPHIS, TN 38101 DEPT. OF EDUCATION PO BOX 530210 ATLANTA, GA 30353 FEDLOAN SERVICING P. O. BOX 69184 HARRISBURG, PA 17106-9184

FIA CARD SERVICES 2727 PACES FERRY ROAD ONCE PAXES WEST 14TH FLOOR ATLANTA, GA 30339 FRANK TITUS AVIGNONE III 6657 NORTH TRENNOLM DR. COLUMBIA, SC 29206 GREEN PLANET SERVICING 321 RESEARCH PKWY. STE. 303 MERIDEN, CT 06450

INTERNAL REVENUE SERVICE P. O. BOX 7317 PHILADELPHIA, PA 19101-7317 * INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS P. O. BOX 7346 PHILADELPHIA, PA 19101-7346 * INTERNAL REVENUE SERVICE P. O. BOX 7346 PHILADELPHIA, PA 19101-7346

* INTERNAL REVENUE SERVICE-SP PO BOX 7346 PHILADELPHIA, PA 19101-7346 J.A. CAMBECE LAW OFFICE 200 CUMMINGS PARK STE. 1730 BEVERLY, MA 01915 LAWRENCE SIEG 3504 FLINTSTONE DR. PLANO, TX 75074 LINDA LARUE QUILLING, SELANDER, CUMMISKEY & LOWNDS 2001 BRYAN STREET SUITE 1800 DALLAS, TX 75201-3071 LINDA S. LARUE QUILLING, SELANDER, LOWNDS, WINSLETT & MOSER P.C. 2001 BRYAN ST., STE. 1800 DALLAS, TX 75201 LISA AVIGNONE 4121 BURNHILL DRIVE PLANO, TX 75024

LISA AVIGNONE-POTTER 4121 BURNHILL DRIVE PLANO, TX 75024-7308 LISA E. AVIGNONE-POTTER C/O LINDA S. LARUE QSLWM, PC 2001 BRYAN ST., STE 1800 DALLAS, TX 75201-3070 LISA E. AVIGNONE-POTTER 4121 BUMHILL DRIVE PLANO, TX 75024

MARK J. BLOTSKY MD 8226 DOUGLAS AVE. STE. 805 DALLAS, TX 75225 * MCCARTHY BURGESS & WOLFF 26000 CANNON RD. CLEVELAND, OH 44146 MCCURLEY ORSINGER MCCURLEY NELSON & D 5950 SHERRY LANE 8TH FLOOR DALLAS, TX 75225

* MIDLAND CREDIT MANAGEMENT 8875 AERO DRIVE STE. 200 SAN DIEGO, CA 92123 * MIDLAND CREDIT MANAGEMENT INC. P.O. BOX 60578 LOS ANGELES, CA 90060 * NATIONAL ENTERPRISE SYSTEMS 29125 SOLON ROAD SOLON, OH 44139

PLANET HOME LENDING, LLC C/O PRUYN LAW FIRM, PLLC 2311 CANAL STREET, SUITE 124 HOUSTON, TX 77003 PLANET HOME LENDING, LLC 321 RESEARCH PARKWAY, STE 303 MERIDEN, CT 06450 PREVOST & SHAFF 1518 LEGACY DR. SUITE 260 FRISCO, TX 75034

PRUYN LAW FIRM, PLLC 2311 CANAL STREET, SUITE 124 HOUSTON, TX 77003 * RECOVERY MANAGEMENT SYSTEMS CORPORATION 25 SOUTHEAST 2ND AVENUE, SUITE 1120 MIAMI, FL 33131-1605 SECOND ROUND LP PO BOX 41955 AUSTIN, TX 78704

TATE & KIRLIN ASSOCIATES 2810 SOUTH HAMPTON RD. PHILADELPHIA, PA 19154 TERESA CLARK EVANS QUILLIN SELANDER 2001 BRYAN STREET STE. 1800 DALLAS, TX 75201 TERESA EVANS QUILLING, SELANDER, LOWNDS, WINSLETT & MOSER P.C. 2001 BRYAN ST., STE. 1800 DALLAS, TX 75201

TESSA BROMLEY ATTORNEY AT LAW PO BOX 173 MCKINNEY, TX 75070 TEXAS CHILD SUPPORT PO BOX 959791 SAN ANTONIO, TX 78265 THOMAS D. PRUYN PRUYN LAW FIRM, PLLC 2616 S. LOOP WEST HOUSTON, TX 77054-2662

U.S. ATTORNEY GENERAL DEPARTMENT OF JUSTICE MAIN JUSTICE BUILDING 10TH & CONSTITUTION AVE., NW WASHINGTON, DC 20530-0001 U.S. DEPARTMENT OF EDUCATION P. O. BOX 530229 ATLANTA, GA 30353-0229 UNITED STATES ATTORNEYS OFFICE 110 NORTH COLLEGE AVENUE SUITE 700 TYLER, TX 75702-0204 * UNITED STATES TRUSTEES OFFICE 110 NORTH COLLEGE AVENUE SUITE 300 TYLER, TX 75702-7231 US DEPARTMENT OF EDUCATION CLAIMS FILING UNIT P. O. BOX 8973 MADISON, WI 53708-8973 US DEPARTMENT OF EDUCATION P. O. BOX 530210 ATLANTA, GA 30353

US DEPARTMENT OF EDUCATION PO BOX 530229 ATLANTA, GA 30353 * US TRUSTEE OFFICE OF THE U.S. TRUSTEE 110 NORTH COLLEGE AVENUE, SUITE 300 TYLER, TX 75702-7231 * WELLS FARGO AUTO PO BOX 29704 PHOENIX, AZ 85038

WELLS FARGO AUTO FINANCE P. O. BOX 29706 PHOENIX, AZ 85038-9706 * WELLS FARGO BANK, N.A. 435 FORD ROAD, SUITE 300 ST. LOUIS PARK, MN 55426-1063 ZWICKER & ASSOCIATES 80 MINUTEMAN RD. ANDOVER, MA 01810